



**IT IS ORDERED** as set forth below:

**Date: October 21, 2019**

**Barbara Ellis-Monro  
U.S. Bankruptcy Court Judge**

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

In re:

SHIRLEY ANN RATLIFF

Debtor.

CASE NUMBER: 15-41601-BEM

CHAPTER 13

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**ORDER AND NOTICE OF HEARING FOR DEBTOR TO SHOW CAUSE  
WHY CASE SHOULD NOT BE CLOSED WITHOUT ENTRY OF DISCHARGE**

The docket reflects that the Chapter 13 Trustee filed a notice of plan completion and final report and accounting (Docket Nos. 44 & 45). Because the Debtor has failed to file (1) the 11 U.S.C. § 1328 Certificate and (2) certificate showing completion of an instructional course concerning personal financial management as required by 11 U.S.C. §1328(g)(1), the Court is unable to enter a discharge. Accordingly, it is

**ORDERED AND NOTICE IS HEREBY GIVEN** that the Debtor shall appear and show cause why this bankruptcy case should not be closed without entry of a discharge on

**November 20, 2019**, at **10:00 AM**, in Courtroom **342**, U.S. Courthouse, 600 East First Street, Rome, GA 30161. If the Debtor files all necessary documents prior to the hearing date, the matter shall be removed from the calendar. If all necessary documents are not filed at the time set for hearing and if the Debtor fails to appear at the hearing to explain the failure to file the documents, then absent further order of the Court, the Clerk is authorized to close this case without the entry of a discharge.

The Clerk is directed to serve copies of this Order and Notice upon the Debtor, counsel for the Debtor, and the Chapter 13 Trustee.

**[END OF DOCUMENT]**

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Northern District of Georgia

In re:  
Shirley Ann Ratliff  
Debtor

Case No. 15-41601-bem  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 113E-6

User: gentryr  
Form ID: pdf492

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2019.

db +Shirley Ann Ratliff, 445 Bittings Ave, Summerville, GA 30747-1403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2019 at the address(es) listed below:

Maria L. Bournakis on behalf of Debtor Shirley Ann Ratliff tini@bournakismitchell.com,  
ecf.ezm@bournakismitchell.com;elizabeth@bournakismitchell.com;CarverRR70452@notify.bestcase.com  
Mary Ida Townson courtdailysummary@atlch13tt.com  
Randall S. Carver on behalf of Debtor Shirley Ann Ratliff randy@bournakismitchell.com,  
ecf.ezm@bournakismitchell.com;CarverRR70452@notify.bestcase.com

TOTAL: 3